

# BGPay

## The Next Generation of BillPay & Electronic Payments

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*BGPay* is a our modernized BillPay platform, designed to offer more features and value to our customers. In addition to BillPay features, the system allows customers to easily send money to friends, family & anyone else domestically quickly and securely.

To get started with *BGPay*, Log in to your online banking portal, then navigate to the *BGPay* tab. You will see four tabs: Activity, Pay Bills, Pay a Person, and Transfer Money.

The activity tab displays all past & future payments from your account. From here, you can cancel or modify upcoming payments, and use the calendar view to help plan out your monthly expenses.

**Pay Bills** allows you to issue payments to billers. Depending on the biller, payments may be made electronically or by mail.

**Pay a Person** is gives users the option to send money to friends, family or other individuals directly from your account. All you need to schedule a payment is the recipients mobile number or their email address.

**Transfer Money** provides the ability to link your *BankGloucester* account with other external bank accounts. More details on these features are available below.

## Pay Bills (BillPay)

**Please note that users must have an active *BankGloucester* checking account to use this service.**

Using *Pay Bills*, users can make one time bill payments, schedule them in advance, and set up recurring transactions. Notifications can be set up to send email and/or text alerts regarding upcoming bills and payment status.

Your monthly statements and online banking transactions will reflect transactions as the Biller's name. (Example: Verizon). To get started, tap or click the "Add Biller" button. Type in the name of the biller you want to add.

*BGPay* will populate a list of registered vendors below. Many popular billers such as Verizon or Comcast (Xfinity) can be linked directly by logging into your online account, and

authorizing the connection with *BGPay*.

Many billers are available for eBills, meaning that you can choose to receive your bills directly through *BGPay*. This allows you to view and pay all of your eBills in one place, without the need to remember account or invoice numbers!

If your vendor is not listed, you can select the option to “Add Manually” and enter the biller information directly. This method will require you to have your account number with the biller. If you do not have your account number, you may save the biller using their mailing address.

## Pay A Person (P2P)

This new feature introduced by *BGPay* works similarly to Venmo or Zelle, allowing you to send payments to friends, family, or other individuals. To add a P2P contact, all you need is the recipients name, and their phone number or email address.

When a payment is requested to be sent via *BGPay*, the recipient will receive a message by text or email advising them of a pending payment. They can then choose whether they'd like to receive the funds by ACH or Debit Card. No additional app download is required.

An additional security measure *BGPay* offers is the option to include a custom security question. The intended payee would then be required to provide the correct answer before receiving the funds. Both the sender and recipient will be notified when the payment has been sent, and when it is delivered. Transfers may be set up as a one-time payment or as a recurring transaction.

## Transfer Money

Transfer Money is used to transfer money between internal and external accounts. Transfer money to and from checking, savings, and money market accounts at other financial institutions. **Note: transfers must involve one internal account.**

Transfers to external accounts may be subject to holding periods per the receiving bank's policies. For all transfers initiated before the **cut-off time**, funds will be sent the following business day electronically.

**Note: You should never use Transfer Money to send funds to an account that you do not own, and never use it to send funds to another person (use Pay a Person to do this).**

To get started, navigate to the Transfer Money tab, then select “Add External Account”. *BankGloucester* uses Plaid to verify and connect to your external bank accounts. Find and

select your bank to sign in with your online banking credentials, and confirm the connection.

If you aren't able to find your bank, or you prefer to not provide your credentials, you can also verify an account manually through microtransactions. To do so, scroll to the bottom and select "Link with Account Numbers" to enter the routing and account number you would like to add. Over the next few business days, a series of microtransactions will be made to the account. Verify the transaction amounts to complete verification.